



MAXIMIZING YOUR SOCIAL SECURITY BENEFITS

Wednesday, October 28th 7:00 to 8:30 PM

Willoughby Hills Community Center- Historical Room

35400 Chardon Rd. Willoughby Hills, OH 44094

Instructor Lee Quignano, Registered Financial Consultant and Registered Principal - Raymond James Financial Services, Inc.

Mr. Quignano is one of the advisors at Johnnycake Financial Services, Inc. a local firm with professionals focusing on retirement income solutions. They are located at 9930 Johnnycake Ridge Rd #5D here in Concord. They offer securities through Raymond James Financial Services, Inc., Member FINRA/SIPC as well as many Life and Long Term care insurance products.

Many people opt to claim Social Security benefits as soon as they're eligible. In fact, according to Investment News, Nov. 25, 2012, 70 percent of retirees claim Social Security benefits before reaching full retirement age, even though their benefits will be permanently reduced. Simply by waiting to claim benefits, Social Security indicates that payments could increase by as much as 8 percent a year. It would be hard to find a conservative investment that currently offers that kind of payout! Whether you're single, married, divorced, or widowed, please join us to learn some strategies that might increase your spousal and/ or lifetime benefits you receive from Social Security- spousal benefits, "file and suspend" tactic, "do over" option, "start, stop, start again" option.

RSVP to Meg at 440-350-7510 by Monday, October 26th